Amendments to the Claims

Please cancel Claims 1, 3, 14-16,18-38, 40-56 and 58-60. Please amend Claims 2, 4-7, 17, 39, and 57. The Claim Listing below will replace all prior versions of the claims in the application:

Claim Listing

1. (Cancelled)

2. (Currently Amended) The method of claim [[1]] 57, further comprising:
   changing the assigned weight for at least one of the attributes to compare financial tradeoffs.

3. (Cancelled)

4. (Currently Amended) The method of claim [[1]] 57, further comprising:
   populating one or more of the attributes for the financial products with grades from one or more financial databases, the databases providing a comparative grade of financial strength of financial product carriers; and
   converting the grades into numeric values.

5. (Currently Amended) The method of claim [[1]] 57, further comprising:
   populating one or more of the attributes of the financial products with values from a financial product illustration system, the system projecting values of each of the financial products.

6. (Currently Amended) The method of claim [[1]] 57, further comprising:
   populating one or more of the attributes of the financial products with subjective scores from a user.

7. (Currently Amended) The method of claim [[1]] 57, further comprising:
   grouping the set of attributes into categories; and
   assigning a weight to each of the categories.

8.   (Original) The method of claim 7, wherein a summation of the weights of the attributes within a category is equal to the assigned weight of the category.

9.   (Previously Presented) The method of claim 7, further comprising:
        selecting the categories from a group including:
                financial strength, funding, and contractual features, the
        contractual features including attributes associated with contractual
        provisions, contractual guarantees, fund choices of a contract, and fund
        performance of a contract.

10.   (Previously Presented) The method of claim 9, further comprising:
        selecting the attributes within the financial strength category from a group
including:
                at least one rating from a rating agency;
                asset size; and
                strength of financial backing including parent.

11.   (Previously Presented) The method of claim 9, further comprising:
        selecting the attributes within the funding category from a group including:
                first year cash flow resulting from purchasing a particular policy;
                discounted value of the policy and benefits after tax cash flow at a
        discounted rate;
                internal rate of return on policy and benefits after tax cash flow;
                after-tax effect on earnings due to the policy and benefits in first
year;
                cumulative after-tax effect on earnings due to the policy and
        benefits through first five years; and
                number of years until the cumulative after-tax effect on earnings
        becomes positive.

12. (Previously Presented) The method of claim 9, additionally comprising:

selecting the attributes within the contractual features category from a group

including:

de-MECing provisions;

mortality charge guarantees;

expense charge guarantees;

buyers rating of fund choices; and

buyers rating of historical fund performance.

13. (Previously Presented) The method of claim 9, additionally comprising:

selecting the attributes from a group also including a subjective assessment of an

underwriting offer relative to terms of insurance coverage.

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Currently Amended) The method of claim [[16]] 57, wherein [[the]] at least one life

insurance policy is a corporate-owned life insurance policy.

18.-38. (Cancelled)

39. (Currently Amended) An article of manufacture, comprising:

a computer-usable medium;

a set of computer operating instructions embodied on the medium,

including instructions for a method of comparing financial products as funding

sources for a financial plan, comprising instructions for:

selecting two or more financial products for comparison as funding

sources for a financial plan, with at least two of the financial products

being of a different class such that they have a different set of attributes,

each financial product having ~~values corresponding to the set of attributes~~ a set of attribute values;

retrieving the attribute values for each of the selected financial products;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning the weights to the attributes;

~~scaling~~ dispersing the attribute values of the financial products across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, multiplying the set of relative attribute scores by the assigned weight to provide scaled relative attribute scores; and

generating a weighted product overall score for each financial product by summing the ~~weighted~~ scaled relative attribute scores associated with the product; and

presenting the weighted product overall scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected financial products.

40.-56. (Canceled)

57. (Currently Amended) A method for execution by a data processor, the method comparing life insurance policies as funding sources for a non-qualified supplemental benefits plan, comprising:

providing a user interface for selecting a non-qualified supplemental benefits plan;

inputting employee census data for a participant of the selected non-qualified supplemental benefits plan through the user interface;

presenting an available set of life insurance policies that are available as potential funding sources for funding the non-qualified supplemental benefits plan based on the selected benefit plan and the input employee census data;

selecting two or more life insurance policies from the available set for comparison of a set of attributes through the user interface, each of the two or more life insurance policies having values corresponding to the set of attributes;

retrieving the attribute values from at least one storage location for each of the selected life insurance policies;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning the weights to the attributes;

~~scaling~~ dispersing the attribute values of the life insurance policies across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

[[for]] scaling each attribute, by multiplying the set of relative attribute scores by the assigned weight to provide weighted relative attribute scores;

generating a weighted product overall score for each of the life insurance policies by summing the weighted relative attribute scores associated with the life insurance policy; and

presenting the weighted product overall scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected life insurance policies.

58.   (Cancelled)

59.   (Cancelled)

60.   (Cancelled)